

CLAIMS

We claim:

1. An automated banking machine apparatus comprising:

5 a machine housing;

a controller within the machine housing;

at least one input device, wherein the apparatus is operative to dispense cash responsive to inputs to the at least one input device;

10 a user interface including a fascia portion movably mounted in supporting connection with the machine housing, wherein the fascia portion includes a fascia opening;

15 wherein the at least one input device includes a card reader, and further comprising a card housing in operative connection with the card reader, the card housing including a card accepting opening therein, and wherein in an operative position the card housing extends in the fascia opening and cards are enabled to be passed to the card reader through the card accepting opening;

wherein the card housing and fascia portion are mounted in relatively movable supporting connection with the machine housing and are relatively movable between the operative position and a service position wherein the card housing does not extend in the fascia opening;

5 wherein when the card housing and the fascia portion are relatively moved from the service position to the operative position, the card housing operatively engages and moves the fascia portion relative to the machine housing to enable the card housing to extend in the fascia opening.

2. The apparatus according to claim 1, wherein the fascia portion includes an inside face,
10 and further comprising at least one ramp surface in operative connection with the inside face, wherein the fascia portion is moved by operative engagement of the card housing and the at least one ramp surface as the fascia portion and card housing move toward the operative position.

15 3. The apparatus according to claim 2 wherein the fascia portion is moved both vertically and horizontally relative to the machine housing through operative engagement with the card housing.

4. The apparatus according to claim 2 and further comprising a gate, wherein the gate is movably mounted in supporting connection with the inside face, and wherein as the card housing

and fascia portion move toward the operative position the gate is moved by operative engagement with the card housing away from the fascia opening.

5. The apparatus according to claim 4 wherein the gate is in operative connection with at least one cam surface, wherein the gate is moved away from the fascia opening through operative engagement of the card housing and the at least one cam surface.
6. The apparatus according to claim 5 wherein responsive to the card housing and fascia portion moving from the operative position toward the service position, the gate moves relative to the inside face and blocks the fascia opening.
7. The apparatus according to claim 6 wherein the fascia portion includes a horizontally elongated channel and further comprising a lip in supporting connection with the machine housing and extending in the channel, wherein movement of the fascia portion relative to the machine housing is constrained by engagement of the lip within the channel.
15. The apparatus according to claim 6 wherein the card reader includes an inlet end wherein the card housing is adjacent the inlet end, and an outlet end opposed of the inlet end, and further comprising a bin in operative connection with the outlet end, wherein cards moved through the card reader through the outlet end are received in the bin.

9. The apparatus according to claim 6 and further comprising at least one slide, wherein the card reader is mounted in supporting connection with the machine housing through the at least one slide, and wherein during movement between the operative and service positions the card reader moves relative to the machine housing in supporting connection with the at least one slide.

5 10. The apparatus according to claim 8 and further comprising a movable member, wherein the movable member operatively engages cards passed from the outlet end of the card reader and moves the engaged cards away from the card reader in the bin.

10 11. The apparatus according to claim 10 wherein the movable member comprises a resilient portion, and wherein the resilient portion is operative to cause cards to be thrown away from the outlet end of the card reader.

12. The apparatus according to claim 11 wherein the resilient portion is deformed as a card moves from the outlet end and the energy absorbed through such deformation is released in throwing the card.

15 13. The apparatus according to claim 10 and further comprising a movable closure member bounding the bin, wherein in a closed position of the closure member cards in the bin are prevented from being removed therefrom, and in an open position of the closure member cards are enabled to be removed from the bin.

14. The apparatus according to claim 13 and further comprising a lock in operative connection with the movable closure member, wherein in a locked condition the lock prevents the movable closure member from moving to the open position.

15. The apparatus according to claim 14 and further comprising at least one slide, wherein the card reader and bin are movably mounted in supporting connection with the machine housing through the at least one slide, and wherein when the fascia portion and card housing move between the operative position and the service position the card reader and bin move relative to the machine housing in supporting connection with the at least one slide.

16. The apparatus according to claim 15 wherein the card housing includes at least one illumination device, and wherein in the operative position the card housing extends through the fascia opening and the illumination device is visible from outside the machine housing.

17. An automated banking machine apparatus comprising:

a machine housing;

15 a cash dispenser in the machine housing;

a card reader in the machine housing;

a user interface including a card accepting opening in operative connection with the card reader;

wherein the user interface includes a fascia portion moveably mounted in supporting connection with the housing and movable relative to the card reader, wherein the fascia portion includes the card accepting opening;

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at least one structural portion in operative connection with the card reader, wherein the at least one structural portion operatively engages and causes the fascia portion to move relative to the machine housing such that the card accepting opening is enabled to pass cards from outside the housing to the card reader.

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18. The apparatus according to claim 17 wherein the structural portion bounds the card accepting opening.

19. The apparatus according to claim 16 and further comprising a card housing, wherein the card housing includes a structural portion, and wherein the card housing surrounds the card accepting opening.

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20. The apparatus according to claim 19 wherein the fascia portion includes a fascia opening, and wherein the card housing extends in the fascia opening.

21. The apparatus according to claim 17 and further comprising at least one ramp portion in supporting connection with the fascia portion, wherein the fascia portion moves through operative engagement of the at least one ramp portion and the at least one structural portion.

22. The apparatus according to claim 17 wherein the fascia portion moves both vertically and
5 horizontally relative to the machine housing.

23. The apparatus according to claim 17 and further comprising a gate in supporting connection with the fascia portion, wherein when the at least one structural portion operatively disengages the fascia portion the gate prevents cards from moving into the card accepting opening.

10 24. The apparatus according to claim 23 wherein the gate is in operative connection with at least one cam surface, and wherein the gate is moved responsive to operative engagement of the at least one cam surface and the at least one structural member.

15 25. The apparatus according to claim 24 wherein the card accepting opening is in operative connection with an inlet end of the card reader, and wherein the card reader further includes an outlet end opposed of the inlet end, and further comprising a bin in operative connection with the outlet end, wherein cards passed from the outlet end of the card reader are positioned in the bin.

26. The apparatus according to claim 25 and further comprising a movable member, wherein cards passed from the card reader through the outlet end are moved away from the card reader through operative engagement with the movable member.

27. The apparatus according to claim 26 wherein the movable member comprises a resilient portion, and wherein the resilient portion is operative to cause cards passed through the outlet end to be thrown away from the card reader within the bin.

28. The apparatus according to claim 27 and further comprising a movable closure member bounding the bin, and a lock in operative connection with the movable closure member, wherein in an unlocked condition of the lock the moveable closure member is enabled to be moved to an open position wherein cards in the bin are enabled to be removed from the bin, and wherein in a locked condition of the lock the movable closure member is held in a closed position such that the closure member prevents cards in the bin from being removed therefrom.

29. The apparatus according to claim 28 and further comprising at least one slide, wherein the card reader and bin are movably mounted in supporting connection with the machine housing through the at least one slide.

30. The apparatus according to claim 20 wherein the card housing extends through the card accepting opening.

31. A method comprising:

- a) operatively engaging a structural portion operatively connected with a card reader mounted in supporting connection with a machine housing of an automated banking machine that includes a cash dispenser, with a fascia portion movably mounted in supporting connection with the machine housing;
- b) moving the fascia portion relative to the machine housing responsive to operative engagement in (a) to an operative position of the fascia portion wherein a card is enabled to be passed to the card reader from outside the machine through a card accepting opening.

10 32. The method according to claim 31 wherein the machine includes a bin operatively connected to the card reader, wherein the bin holds at least one card captured by the machine during at least one transaction attempt that was not authorized by the machine, and prior to (a) further comprising:

- c) removing at least one card from the bin.

15 33. The method according to claim 32 wherein the machine further includes a card housing including a card accepting opening, wherein the card housing includes a structural portion, and

wherein (b) includes moving the fascia portion such that the card housing extends through a fascia opening in the fascia portion.

34. The method according to claim 32 wherein (b) includes moving the fascia portion relative to the machine housing both vertically and horizontally.

5 35. The method according to claim 33 wherein (a) includes operatively engaging the card housing with the fascia portion through at least one ramp surface operatively connected to the fascia portion.

10 36. The method according to claim 35 wherein (b) includes moving the fascia portion relative to the machine housing both vertically and horizontally, and further comprising prior to the fascia portion moving to the operative position:

moving a gate away from the fascia opening through operative engagement with the card housing.

37. The method according to claim 36 and prior to (c) further comprising:

15 d) receiving a card into the machine through the card accepting opening;
e) reading data from the card through operation of the card reader;

- f) determining through operation of the machine that a transaction using the card is not authorized;
 - g) moving the card through operation of the card reader to the bin;
 - h) operatively engaging the card with a movable member that causes the card to move away from the card reader within the bin.
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